

Planning for Retirement – The State Retiree Health Benefits Program

For more information regarding eligibility for retiree coverage, review **Retiree Fact Sheet #2, Eligibility, Enrollment and Plan Choices**. Once you have determined that you are eligible for retiree coverage, consider your options—see below.

What are my health plan options at retirement?

Eligible new retirees **can--**

- ✓ Enroll in the same health plan and membership level that they had as active employees (unless they or any of their covered dependents are eligible for Medicare—see below);
- ✓ Make a plan change (see below for more information regarding requirements for Medicare-eligible retirees);
- ✓ Reduce their membership level;
- ✓ Enroll in single coverage in the retiree group from waive status in the active group;
- ✓ Waive retiree coverage to participate as a dependent of either an active state employee or another retiree group participant (and preserve eligibility for their own retiree coverage in the future); or,
- ✓ Decline coverage (no return to the program).

New retirees **may not--**

- ✓ Increase membership (unless there is the occurrence of a separate qualifying mid-year event that would allow the increase).

New retirees **are required to:**

- ✓ Select a plan based on their eligibility for Medicare—failure of Medicare-eligible retirees (and/or their Medicare-eligible dependents) to enroll in a Medicare-coordinating plan can result in retraction of claims paid in error and serious coverage deficits. (See **Retiree Fact Sheet #5** for more information about **Medicare and the State Retiree Health Benefits Program**.)

Additional resources and information to consider:

- Contact the administrators or visit their Web sites if you have questions about plan benefits or provider networks. Contact information is listed on page three of this Fact Sheet.
- Review the monthly premiums (Medicare and/or non-Medicare plans, as appropriate). Retirees pay the full cost of their health plan coverage. Your premium will be deducted from your monthly Virginia Retirement System (VRS) annuity unless your annuity will not support the premium amount or you are an ORP retiree and do not receive a VRS annuity. In these cases, you will be billed directly by either Anthem Blue Cross and Blue Shield or Kaiser Permanente HMO, as appropriate, for your monthly premium.
- Contact the Virginia Retirement System (1-888-827-3847 or 649-8059— from within Richmond) or visit its Web site (www.varetire.org) if you need information regarding the Health Insurance Credit Program.
- Complete the Retiree Health Benefits Program Enrollment Form and send it within 31 days of your retirement date to your pre-retirement agency's Benefits Administrator. Except in very limited and specialized circumstances (e.g., retroactive non-deferred disability retirees), if eligible retirees do not enroll in the State Retiree Health Benefits Program within 31 days of their retirement date, they will not have another opportunity to enroll.
- If you have other retirement questions, contact your pre-retirement agency's Benefits Administrator. Additional information about retiree health benefits may be found at the Department of Human Resource Management's Web site at www.dhrm.virginia.gov.

Suggested

Attachments:

Medicare Plan Options Brochure (for Medicare Retirees)*
Monthly Premiums (Medicare and/or Non-Medicare)*
Retiree Health Benefits Program Enrollment Form*
Health Benefits Plan Administrators/Contacts (see page 3)

*Available at www.dhrm.virginia.gov/hbenefits/retiree.html

State Retiree Health Benefits Program Health Benefits Plan Administrators/Contacts

Non-Medicare Plans

<i>Benefit</i>	<i>Administrator</i>	<i>Telephone No./Web Site</i>
COVA Care - <i>Medical or Vision</i>	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com
COVA Care - <i>Dental</i>	Delta Dental Plan of Virginia	(888)335-8296 www.deltadentalva.com
COVA Care - <i>Behavioral Health</i>	ValueOptions, Inc.	(866)725-0602 www.achievesolutions.net/covacare
COVA Care - <i>Prescription Drugs</i>	Medco Health Solutions, Inc.	(800)355-8279 www.medcohealth.com
Regional Plan Benefits	Kaiser Permanente HMO	(800)777-7902 http://my.kaiserpermanente.org/mida/commonwealthofvirginia/

Medicare-Coordinating Plans

<i>Benefit</i>	<i>Administrator</i>	<i>Contact Information</i>
Advantage 65, Option I, Option II and Advantage 65-Medical Only – <i>Secondary Medical Benefit (including mental health)*</i>	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com
Advantage 65, Option I and Option II – <i>Prescription Drug Benefit</i>	Medco Health Solutions, Inc.	(800)572-4098 www.medcohealth.com
Advantage 65 with Dental and Vision, Option I and Option II with Dental and Vision – <i>Dental Benefit</i>	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com
Advantage 65 with Dental and Vision, Option I and Option II with Dental and Vision – <i>Vision Benefit</i>	Anthem Blue Cross and Blue Shield	(804)355-8506 - Richmond (800)552-2682 - Outside of Richmond) www.anthem.com

*Note: Primary hospital and medical coverage for the state's Medicare-eligible participants is adjudicated by Medicare